Umo Fare Management System
Frequently Asked Questions

1. Getting Started

What is Umo?

Umo is an all-in-one digital fare management system. It replaces smart card passes with two convenient options: the free **Umo Mobility** app on your smartphone, or a reloadable Umo card. You can load passes or a cash balance onto either option and simply tap or scan when you board the bus.

What is the new transit fare system called?

Umo, pronounced “You-mo,” was selected as the new Transit Windsor fare management system.

Will transit riders still be able to pay cash?

Yes, transit riders can continue to pay cash. Cash will still be accepted in the farebox; however, neither bus operators nor the farebox can give change. We encourage riders to consider the Umo wallet feature for a more convenient payment option.

When will credit and debit card payments be available on the bus?

The launch date for paying with a credit or debit card directly on the bus has not been determined. Stay tuned—Transit Windsor will share updates and provide information to help riders understand new payment options before they are introduced.

Do I have to choose between the Umo app and the Umo card, and can I switch between them?

Riders must choose either the Umo app or the Umo card, as the two options cannot be used interchangeably on the same account at the same time.

If you decide to switch your payment method, you can do so. For example, to move from the Umo card to the Umo app, download the Umo Mobility app, and follow the in-app instructions to transfer your card balance. Once the transfer is complete, the original card will be permanently deactivated.

If you need assistance switching your payment method, please contact Customer Service at 519-944-4111.

Can I share my Umo payment method with another rider?

No. Unless paying cash, all riders over the age of 12 must carry their own individual payment method, even when travelling as a group. Families can set up a linked account so the primary account holder can load fare products onto additional accounts (see “Account Linking & Family Accounts” below).

2. Umo Mobility App

How do I download the free Umo Mobility app?

Search “Umo Mobility” in the Canadian Apple App Store or Google Play Store. You must be connected to a Canadian App store to access the Transit Windsor–compatible version of the app.

Do I need to create an account to use the app?

Yes. You must create an account using your email address. Having an email address linked to your account makes it easier to recover access if you forget your password.

Does the app require cellular data to validate my fare on the bus?

No. As long as you are logged in and have a fare product loaded on your account, the app will display your QR code and the bus validator will accept it — even with cellular data turned off or in an area with no signal.

How do I show my fare when boarding?

Before boarding, open the app and tap “Show Code” (or the Code icon) to display your QR code. Hold the code up to the onboard validator near the driver.

For best results:

- Open the QR code before you board the bus
- Turn up your screen brightness or disable power-save mode
- Hold your phone slightly back from the validator so the entire QR code is visible

How do I buy a pass or add money in the app?

Tap the **Wallet** icon, then tap **Buy**. Select "**Add Pass**" to purchase a transit pass or "**Add Money**" to load stored value (cash balance). Follow the on-screen prompts to complete your purchase.

How do I set up automatic reloading (Autoload)?

Log in to the Umo Passenger Portal at ca.umopass.com. Go to **My Wallet**, click **Buy**, select your desired fare product, choose "**Autoload**," and complete your payment. Autoload will automatically top up your account when your balance falls below a threshold you choose. You can also enable Autoload directly in the Umo app under Wallet.

Can I log into my Umo account on a different device?

Yes, but device transfers are intended for situations such as a lost, damaged, or replaced phone. Accounts that exceed the monthly device-transfer limit will be considered in breach of the Terms and Conditions and may be frozen. Ensure the new device is the one you plan to use going forward.

How do I change or update my payment method in the app?

Tap the navigation menu icon from the Home screen → **View My Account** → **Payment** → **Replace** (to update) or **Remove** (to delete a saved card).

Can I plan my trip using the Umo app?

Yes. Tap the **Ride** icon and enter your destination in the "**Where to**?" field. The app will show available routes and transit options.

3. Umo Card

Where do I go to purchase a Umo card?

Currently, Umo cards can only be purchased at the Windsor International Transit Terminal.

How much does a Umo card cost?

A new Umo card costs $6.00. Replacement cards for lost or stolen cards cost $10.00. **(Reminder, the Umo app is free!)**

How do I register my Umo card?

You can register your card through the Umo app or online at ca.umopass.com. Registering your card is strongly recommended: it protects the value stored on your card if it is lost or stolen. If you need help, a Customer Service representative can assist you at 519-944-4111 or in person at the Windsor International Transit Terminal.

How do I load funds onto my Umo card?

Log in to the Umo Passenger Portal at ca.umopass.com and click **"Buy Value** or a **Pass**." Select your desired fare product, enter your payment method, and click "Purchase" or visit Customer Service at the Windsor International Transit Terminal.

Funds can be loaded through:

- The Umo Mobility app
- Online account portal

- **How do I add "Automatic Reloads"?**

Log in to the Umo Passenger Portal at ca.umopass.com. Go to **My Wallet**, click **Buy,** choose your desired fare product, enable **Autoload**, and complete your payment. You can also set up Autoload directly in the Umo app under Wallet.

How do I tap my Umo card on the bus?

Have your card ready before boarding. Hold the card within two inches of the validator. The validator will display a green checkmark and emit a single beep to confirm your fare was accepted. It will also show your remaining balance.

What should I do if I lose my Umo card?

Please contact 519-944-4111 to advise of a lost or stolen card. If your card was registered, Customer Service can transfer your remaining fare products to a new card at a cost of $10.00. Your original card will be permanently deactivated once the transfer is complete.

If I find my card after reporting it lost and getting a replacement, can I use the old card?

No. Once a Umo card is deactivated, it is permanently voided and will not work.

4. Umo Account and Identity Management

Why is Umo changing its account sign-in process?

Umo is updating how customer accounts are created, accessed and managed to make account access more secure and make it easier for customers to recover their accounts when needed.

Do I need an email address to create a Umo account?

If you are creating a new account through the Umo Passenger Portal, an email address will be required. If you are registering through the Umo Mobile App, you can continue to use either an email address or a phone number.

Can I change the email address or phone number I use to sign in?

Yes. You can update your sign-in information under Account Details in the Umo Passenger Portal or under My Profile in the Umo Mobile App.

Why is Umo asking me to confirm my email address or phone number?

As part of Umo's account updates, you may be asked to confirm your current contact information. If more than one phone number or email address is associated with your account, you may also be prompted to remove additional contact information.

Why is my Umo account locked?

Your account may be temporarily locked if an incorrect password or password-reset code is entered too many times. Wait 15 minutes before attempting to reset your password and sign in again.

Will these changes affect my Umo fare products or how I pay for transit?

These updates relate to Umo account identity, sign-in and account management. They do not change how customers use Umo to pay for Transit Windsor service.

5. Fares & Transfers

What is a Cash Balance and how does it work?

A Cash Balance (also called “Stored Value”) is money you load onto your Umo account that is deducted each time you take a trip. Each trip costs $3.95.

If I have both a pass and a Cash Balance on my account, which one is used first?

Umo will apply your pass first, saving your Cash Balance for future use.

How do transfers work?

If you are paying with a Cash Balance or rides, transfers are applied automatically within a two-hour window — you will not be charged for another trip. If you are paying cash the process remains the same. Ask the operator for a paper transfer and scan it on the farebox when you board the next bus.

Will Transit Windsor charge a credit card processing fee when I load my account?

No. Transit Windsor and its fare vendors do not charge a processing fee when you load your Umo card or app.

6. Validator Display Messages

How do I know if my fare was accepted?

The Umo validator will display a check mark on the response screen and produce a single audible beep to confirm your fare has been accepted. It will also display your remaining balance.

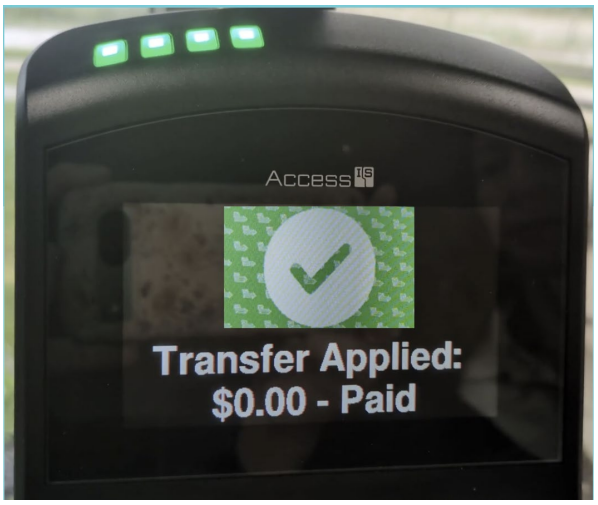
Why did the Umo validator display a yellow checkmark instead of a green checkmark?

A yellow checkmark indicates that your fare was accepted but one of the following conditions applies:

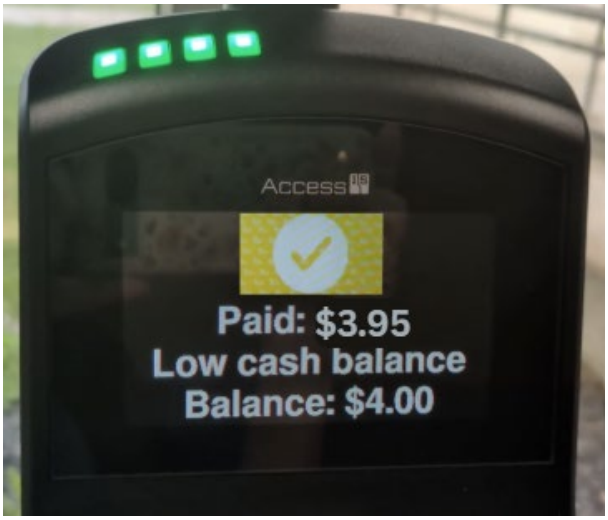
- Your ride balance is at two rides or less
- Your cash balance has fallen below $3.95
- Your pass is set to expire within two days

What do the validator screen symbols mean?

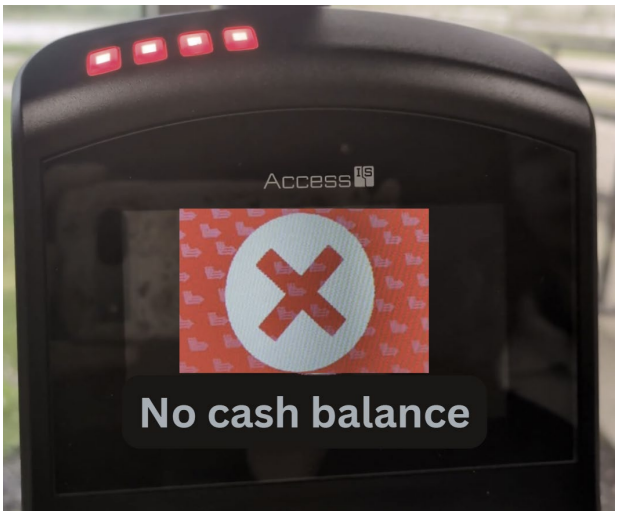
Green Check Mark
Your fare has been accepted. You’re good to go.



Yellow Check Mark
Your fare has been accepted, but your balance is low or a fare product is expiring soon. Some third-party fare products may also display this indicator.



Red X
Your fare was not accepted. This may happen if there is no valid fare product or insufficient Umo cash balance.





7. Account Linking & Family Accounts

What is Account Linking?

Account Linking allows you to connect your Umo account with another rider’s Umo account. As the “sender,” you can purchase passes or stored value for the linked account (the “receiver”), and the fare products will appear instantly on the receiver’s account. This is ideal for parents managing accounts for children or caregivers supporting dependents.

How do I link accounts?

In the Umo Passenger Portal (ca.umopass.com): go to **My Wallet** → **Linked Accounts** → **Link an Account**, then enter the Umo card number you want to link to.

In the Umo app: go to **Wallet** → **Linked Accounts** → **Link an Account**.

Can the person I linked to purchase fares for me using my payment card?

No. Linked accounts are one-directional. Only the sender can purchase for the receiver. Linked accounts cannot share passes or stored value with each other.

Can I purchase passes on behalf of family members or dependents?

Yes. Once accounts are linked, you can buy passes or stored value for them through the Umo Passenger Portal or the app. Please call Customer Service at 519-944-4111 for assistance.

Where can I find more information on accounting linking?

The Umo Passenger Portal provides Account Linking FAQs.

8. Special Programs & Student Passes

Can I use Umo if I am enrolled in the Affordable Pass Program?

Yes. Riders who are eligible for the Affordable Pass Program (APP) must visit the Windsor International Transit Terminal to set up their account. Once activated, riders can reload their account via the Umo app or website.

How does a school-issued (student) pass work with Umo for post-secondary students (St. Clair College or the University of Windsor) and Bus Kids?

Student riders must choose either the Umo app or a Umo card and set up an account — the two cannot be used interchangeably. Before the start of the school term, your school will provide instructions for redeeming a Umo benefit code on your account. Once the code is redeemed, you can ride Transit Windsor by scanning your app or tapping your card.

Can I get a discount fare through Umo?

For discounted fare programs, you must visit the Windsor International Transit Terminal to set up your account. You may also contact Customer Service at 519-944-4111 for information on available discount programs.

What is a benefit code and how do I redeem it?

A benefit code is a unique code provided to eligible riders that is entered into their Umo account to activate their transit pass or discounted fare. This unique code can only be used once.

To redeem the Umo benefit code, sign in to your Umo account through the app or website, then enter your benefit code when prompted. Once redeemed, your transit pass or discount will be added to your account. Detailed instructions can be found by clicking here: Redeem a Umo App Benefit Code – Umo Rider Help Center.

I currently have a Veteran's Transit Pass. What should I do?

You can bring in your current Veteran's smart card to switch to either the Umo card or the Umo app at the Windsor International Transit Terminal.

9. Account Management & Alert

How do I check my account balance or transaction history?

Log in to the Umo Passenger Portal at ca.umopass.com or open the Umo app and tap the Wallet icon. Your current balance, recent transactions, and loaded fare products will all be displayed.

Can I set up alerts for low balance or expiring passes?

Yes. Umo offers automated alerts that you can opt into or out of. You can set notifications for a low Cash Balance, an expiring fare product, and other account events. Manage your alert preferences in the Umo app or Umo Passenger Portal under your account settings.

How do I update my profile information?

In the Umo app, tap the navigation menu icon from the **Home screen** → **View My Account** → **My Profile** to update your name, email, phone number, or password.

10. Current Smart Card Phase-Out

When will Transit Windsor stop selling and reloading current smart cards?
Third-party vendors and reload stations will stop selling and reloading current smart cards after September 30, 2026. The last day to purchase or reload a current smart card at the Windsor International Transit Terminal is October 4, 2026.

Can I continue to use my current smart card after Umo launches?

Yes. Current smart cards will continue to be accepted until December 31, 2026. Beginning January 1, 2027, riders must use the Umo Mobility app, a reloadable Umo card, or exact cash fare.

Can the balance on my current smart card be transferred to Umo?

Yes. Any remaining balance on a current smart card can be transferred to a Umo card or Umo account free of charge. Riders must visit the Windsor International Transit Terminal (WITT) to complete the transfer. The deadline to switch and transfer the balance is January 31, 2027.

What should I do with the remaining balance on my current smart card?

Visit the Windsor International Transit Terminal (WITT) by January 31, 2027, to transfer the remaining balance to a Umo card or Umo account free of charge.

11. Getting Help

Who do I contact if I have questions?
Transit Windsor Customer Service representatives are available to help with all Umo-related questions:

- **Phone**: 519-944-4111 (available seven (7) days a week, 8:00 am to 6:00 pm, excluding holidays.
- **In person:** Windsor International Transit Terminal (WITT), located at 300 Chatham Street West.

For general inquiries, contact 311 Customer Service:

- **Phone:** Dial 311 (available Monday to Friday, 8:00 am to 4:00 pm, excluding holidays).

- **Online:** Submit an online request anytime.

For additional account support, please visit Umo's Support Center.